

In re:  
Courtney Ragin Franklin  
Debtor

Case No. 18-14959-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 20, 2023

User: admin  
Form ID: 167

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2023:

Recip ID	Recipient Name and Address
db	+ Courtney Ragin Franklin, 726 S. 55th Street, Philadelphia, PA 19143-2506
14171828	+ Alliance One Receivables Management, PO Box 1259, Dept. 114164, Oaks, PA 19456-1259
14171833	+ Fingerhut, c/o Blatt, Hsenmiller, Leibsker & Moore, 10 S. LaSalle Street, Suite 2200, Chicago, IL 60603-1069
14171836	Jefferson Capital Systems, 101 S. LaSalle Street, Chicago, IL 60603
14204156	+ PENNSYLVANIA HOUSING FINANCE AGENCY, REBECCA ANN SOLARZ, KML Law Group, P.C., 710 Market Street, Ste. 5000, Philadelphia, PA 19106-2312
14171839	+ PGW, c/o City of Phila Law Department, 1515 Arch Street, Philadelphia, PA 19102-1511
14171840	+ PHFA Mortgage, 211 N. Front Street, Harrisburg, PA 17101-1466
14171842	+ RSB Citizens NA, One Citizens Plaza, Providence, RI 02903-1344
14401353	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: gecsedl@recoverycorp.com	Mar 21 2023 00:39:03	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14171829	+ Email/Text: bnc-applied@quantum3group.com	Mar 21 2023 00:27:00	APPLIED BANK, 660 PLAZA DRIVE, Newark, DE 19702-6369
14250759	Email/Text: megan.harper@phila.gov	Mar 21 2023 00:27:00	City of Philadelphia, Law Department Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14171830	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 21 2023 00:39:03	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14171831	+ Email/Text: megan.harper@phila.gov	Mar 21 2023 00:27:00	City of Philadelphia-Water Revenue Dept., 1401 JFK Blvd, Philadelphia, PA 19102-1617
14171832	+ Email/Text: bankruptcy@consumerportfolio.com	Mar 21 2023 00:27:00	Consumer Portfolio Services, PO Box 57071, Irvine, CA 92619-7071
14171834	+ Email/Text: bankruptcy@fncbinc.com	Mar 21 2023 00:27:00	First National Collection Bureau, 610 Waltham Way, Sparks, NV 89437-6695
14171835	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 21 2023 00:27:00	Internal Revenue Service, United States Department of the Treasury, Philadelphia, PA 19255-1498
14195733	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 21 2023 00:27:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14171837	^ MEBN	Mar 21 2023 00:22:31	Nationwide Retirement Solutions, PO Box 182797, Columbus, OH 43218-2797
14391545	Email/PDF: pa_dc_claims@navient.com	Mar 21 2023 00:39:08	Navient CFC c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

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14391543	Email/PDF: pa_dc_claims@navient.com	Mar 21 2023 00:39:03	Navient PC TRUST c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14171838	+ Email/Text: blegal@phfa.org	Mar 21 2023 00:27:00	PA Housing Finance Agency, 211 N. Front Street, Harrisburg, PA 17101-1406
14209401	+ Email/Text: blegal@phfa.org	Mar 21 2023 00:27:00	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 North Front Street, Harrisburg, PA 17101-1406
14171841	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 21 2023 00:39:06	PORTFOLIO RECOVERY ASS, 120 CORPORATE BLVD, SUITE 1, Norfolk, VA 23502-4952
14172640	+ Email/PDF: rmscedi@recoverycorp.com	Mar 21 2023 00:39:08	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14391547	Email/PDF: pa_dc_claims@navient.com	Mar 21 2023 00:39:06	SLM BANK c/o, Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14175148	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Mar 21 2023 00:39:03	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
14171843	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 21 2023 00:27:00	World Financial Network Bank, P.O. Box 182124, Columbus, OH 43218-2124

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
LEON P. HALLER	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
ROBERT D. STEINBERG	on behalf of Debtor Courtney Ragin Franklin rsteinberg@wwdlaw.com

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SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Courtney Ragin Franklin

Debtor(s)

Case No: 18-14959-amc

Chapter: 13

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**NOTICE OF HEARING**

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable  
Ashely M. Chan , United States Bankruptcy Judge to consider:

Certification of Default of Stipulation terms Filed by BRIAN  
CRAIG NICHOLAS on behalf of PENNSYLVANIA HOUSING  
FINANCE AGENCY

on: 5/3/23

at: 11:00 AM

in: Courtroom #4, 900 Market Street, Philadelphia, PA  
19107

Date: 3/20/23

For The Court

Timothy B. McGrath  
Clerk of Court